

**Information to identify the case:**

Debtor 1	<b>Christopher W. Griffin</b>	Social Security number or ITIN	xxx-xx-0835
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Nicole L Griffin</b>	Social Security number or ITIN	xxx-xx-3949
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>13-32515-JNP</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher W. Griffin

Nicole L Griffin

2/13/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Christopher W. Griffin  
Nicole L Griffin  
DebtorsCase No. 13-32515-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 35

Date Rcvd: Feb 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2019.

db/jdb  
cr +Christopher W. Griffin, Nicole L Griffin, 57 5th Street, Marlton, NJ 08053-2320  
+CARISBROOK ASSET HOLDING TRUST, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road,  
Suite 100, Mt. Laurel, NJ 08054-3437  
cr +NEWLANDS ASSET HOLDING TRUST, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road,  
Suite 100, Mt. Laurel, NJ 08054-3437  
cr +ROUNDPOINT MORTGAGE SERVICING CORP., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road,  
Suite 100, Mt. Laurel, NJ 08054-3437  
cr +ROUNDPOINT MORTGAGE SERVICING CORP., servicer for, Phelan Hallinan & Schmieg, PC,  
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
514348172 +Amy Herskowitz DPM, c/o Apex Asset Management, PO Box 5407, Lancaster PA 17606-5407  
514348173 +Applied Bank, c/o Account Services, PO Box 659818, San Antonio TX 78265-9118  
514348174 +Atlanticare Urgent Care, PO Box 15736, Loves Park IL 61132-5736  
514474884 +BANK OF AMERICA, N.A., Phelan Hallinan & Diamond, PC, 400 Fellowship Road, Suite 100,  
Mt. Laurel, NJ 08054-3437  
514280173 +Bank of America, NA, 16001 N. Dallas Pkwy., Addison, TX 75001-3311  
514348175 +Bonel Medical Equipment, 4817 N. Broad St., Philadelphia PA 19141-2107  
514348176 +CHOP, c/o Financial Recoveries, PO Box 1388, Mount Laurel NJ 08054-7388  
514348177 +CHOP Physician Services, PO Box 8500-8017, Philadelphia PA 19178-0001  
517066670 +Evesham Municipal Utilities Authority, c/o Capehart & Scatchard (SIS),  
8000 Midlantic Drive, Suite 300-S, Mt. Laurel, NJ 08054-1526  
514348179 +Hospital Billing CHOP, Lock Box 7802, PO Box 8500, Philadelphia PA 19178-8500  
515383538 +NEWLANDS ASSET HOLDING TRUST, ROUNDPOINT MORTGAGE SERVICING CORP.,  
5016 PARKWAY PLAZA BOULEVARD, SUITE 200, CHARLOTTE, NC 28217-1930  
514490811 +NJCLASS, PO Box 548, Trenton, NJ 08625-0548  
516006302 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)  
514348182 +State of New Jersey, c/o Schachter Portnoy, LLC, 3490 US Route 1, Princeton NJ 08540-5920  
514348183 State of the Art Smiles, 560 A Lippincott Drive, Bldg. B, Marlton NJ 08053  
514760318 +The Bank of New York Mellon, KIVITZ MCKEEVER LEE, P.C., BNY Mellon Independence Center,  
701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
516552259 The Bank of New York Mellon, KML Law Group PC, Sentry Office Plaza,  
216 Haddon Avenue, Suite 206, Westmont, NJ 08108  
514348184 +Virtua Health, PO Box 8500-8267, Philadelphia PA 19178-0001  
514348185 +Virtua Health Voorhees, Mail Processing Center, 2 Brighton Road, Clifton NJ 07012-1663

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 14 2019 00:46:27 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 14 2019 00:46:22 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235lm EDI: BANKAMER.COM Feb 14 2019 04:58:00 Bank of America Home Loans, P.O. Box 5170,  
Simi Valley, CA 93062-5170514340684 EDI: HNDA.COM Feb 14 2019 04:58:00 American Honda Finance Corporation,  
National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441514280172 +EDI: BANKAMER.COM Feb 14 2019 04:58:00 BAC Home Loans, 450 American Street, #SV416,  
Simi Valley, CA 93065-6285514479606 EDI: CAPITALONE.COM Feb 14 2019 04:58:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083514479605 EDI: CAPITALONE.COM Feb 14 2019 04:58:00 Capital One, N.A., PO Box 71083,  
Charlotte, NC 28272-1083514514154 +E-mail/Text: bankruptcy@cavps.com Feb 14 2019 00:46:52 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321514402948 +EDI: IRS.COM Feb 14 2019 04:58:00 Department of Treasury, Internal Revenue Service,  
P.O. Box 7346, Philadelphia, PA 19101-7346

514348178 +EDI: RMSC.COM Feb 14 2019 04:58:00 GE Capital, PO Box 960061, Orlando FL 32896-0061

514348181 +E-mail/Text: DATA@COLLECTIONCENTERIND.COM Feb 14 2019 00:47:34 Premier Medical Care,  
c/o Collection Center, PO Box 8666, Lancaster PA 17604-8666

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +BANK OF AMERICA, N.A., Phelan Hallinan & Diamond, PC, 400 Fellowship Road, Suite 100,  
Mt. Laurel, NJ 08054-3437514280174\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: Honda Financial Services, PO Box 65507,  
Wilmington, DE 19808-0507)514280175\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: Honda Financial Services, Recovery Dept., 201 Little Falls Drive,  
Wilmington, DE 19808)

514348171\* Department of the Treasury, Internal Revenue Service, Andover MA 01810

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Feb 13, 2019

514348180 ##++++PREMIER IMMEDIATE MEDICAL CARE, 33 W RIDGE PIKE STE 627, LIMERICK PA 19468-1824  
(address filed with court: Premier Immediate Medical Care, 43 W. Ridge Pike,  
Limerick PA 19468)

TOTALS: 0, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 15, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on February 13, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORP., servicer for  
NEWLANDS ASSET HOLDING TRUST nj.bkecf@fedphe.com  
Andrew L. Spivack on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com  
Carrie J. Boyle on behalf of Debtor Christopher W. Griffin cboyle@b-vlaw.com,  
cvitullo@b-vlaw.com;cjbefcf@gmail.com;kgresh@mpadlaw.com;tegner@mpadlaw.com;djamison@mpadlaw.com;l  
wood@mpadlaw.com;cgetz@mpadlaw.com;carrie.boyle@comcast.net;J.CR73128@notify.bestcase.com  
Carrie J. Boyle on behalf of Joint Debtor Nicole L Griffin cboyle@b-vlaw.com,  
cvitullo@b-vlaw.com;cjbefcf@gmail.com;kgresh@mpadlaw.com;tegner@mpadlaw.com;djamison@mpadlaw.com;l  
wood@mpadlaw.com;cgetz@mpadlaw.com;carrie.boyle@comcast.net;J.CR73128@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES  
2006-24 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
James Patrick Shay on behalf of Creditor NEWLANDS ASSET HOLDING TRUST jpshay@mdwcg.com,  
jpshay@gmail.com  
Jennifer R. Gorchow on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com  
Jennifer R. Gorchow on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORP.  
nj.bkecf@fedphe.com  
Jennifer R. Gorchow on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORP., servicer for  
NEWLANDS ASSET HOLDING TRUST nj.bkecf@fedphe.com  
Joshua I. Goldman on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES  
2006-24 jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Michael Frederick Dingerdisen on behalf of Creditor NEWLANDS ASSET HOLDING TRUST  
nj.bkecf@fedphe.com  
Sergio I. Scuteri on behalf of Creditor Evesham Municipal Utilities Authority  
sscuteri@capehart.com  
Sherri Jennifer Smith on behalf of Creditor CARISBROOK ASSET HOLDING TRUST  
nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
Thomas G. Egner on behalf of Debtor Christopher W. Griffin tegner@mcdowelllegal.com,  
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;lwood@mcdowelllegal.com;cgetz@mcdowelllegal.c  
om;mfunk@mcdowelllegal.com;egnertr62202@notify.bestcase.com  
Thomas G. Egner on behalf of Joint Debtor Nicole L Griffin tegner@mcdowelllegal.com,  
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;lwood@mcdowelllegal.com;cgetz@mcdowelllegal.c  
om;mfunk@mcdowelllegal.com;egnertr62202@notify.bestcase.com

TOTAL: 17